

FOR FURTHER INFORMATION ABOUT PROGRAMS IN THIS ISSUE OR OTHER HUD PROGRAMS VISIT THE LINKS LISTED OR GO TO [WWW.HUD.GOV](http://WWW.HUD.GOV).

[ARMANDO FANA, HUD MIAMI FIELD OFFICE DIRECTOR](#)

## WE NEED YOU TO HELP FIGHT HOUSING DISCRIMINATION.

IT'S ALMOST 40 YEARS OF THE FAIR HOUSING ACT AND WE STILL HAVE A LONG WAY TO GO.

STAY TUNED FOR A SERIES OF IMPORTANT HUD AND COMMUNITY EVENTS IN CELEBRATION OF SUCH MILESTONE!

IN THE MEANTIME, PLEASE MEET FRANKLIN THE FAIR HOUSING FOX.

JUST AS MCGRUFF THE CRIME DOG REPRESENTS THE FIGHT AGAINST CRIME, FRANKLIN, THE FAIR HOUSING FOX, WILL SYMBOLIZE THE NATION'S EFFORTS TO END HOUSING DISCRIMINATION.

DESIGNED TO APPEAL TO CHILDREN AND THEIR PARENTS, FRANKLIN, THE FAIR HOUSING FOX, WILL ENCOURAGE THE PUBLIC TO "DARE TO BE FAIR" BY PROMOTING THE MESSAGE THAT "FAIR HOUSING IS NOT AN OPTION; IT'S THE LAW." [LEARN MORE ABOUT FRANKLIN.](#)

## 2008 HOUSING AND COMMUNITY DESIGN PROGRAMS

THE HOUSING AND CUSTOM RESIDENTIAL KNOWLEDGE COMMUNITY OF THE AMERICAN INSTITUTE OF ARCHITECTS (AIA), IN CONJUNCTION WITH THE OFFICE

[MIAMI FIELD OFFICE](#)

# HUD

# Highlights

A QUARTERLY NEWSLETTER ABOUT HUD IN SOUTH FLORIDA

FALL 2007

## Help change the world, one light at a time

What's all the buzz about green building and Energy Star®? What does it mean for your business? It can mean a lot, actually, for attracting customers and increasing the bottom line and the ability for people to buy a home, all while reducing carbon emissions, whether you set out to do so or not.

Green building represents five key components: sustainability, energy efficiency, recycled materials, indoor air quality and an overall commitment to healthy housing. From a building industry standpoint, energy efficiency can be best discussed with two words: Energy Star®.

Probably the most recognizable Energy Star® item is the spiral bulb. Every Energy Star® qualified bulb uses 75% less energy than a standard bulb, lasts up 10 times longer and can save about \$30 or more in energy costs — while preventing more than 400 pounds of greenhouse gas emissions over its lifetime.

HUD, Department Of Energy and Environmental Protection Agency have worked together in supporting Energy Star® in various programs since 1995. The three agencies have created a joint website, [www.energysavers.gov](http://www.energysavers.gov), as part of their Partnership for Home Energy Efficiency.

An example of this collaboration is the Change a Light Change the World Campaign, which asks every individual in America to pledge to replace one incandescent light bulb with an Energy Star qualified one. The 8<sup>th</sup> annual Campaign started on October 3, 2007.

To [take the pledge](#) visit [energystar.gov/joincal](http://energystar.gov/joincal). Don't forget to indicate that HUD invited you to take the pledge by selecting "U.S. Department of HUD Miami Field Office" as your pledge driver.

OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, IS NOW ACCEPTING APPLICATIONS FOR THE 2008 HOUSING AND COMMUNITY DESIGN AWARDS PROGRAM.

THESE ANNUAL AWARDS RECOGNIZE THE BEST IN RESIDENTIAL HOUSING DESIGN, PARTICULARLY IN AFFORDABLE HOUSING, COMMUNITY-BASED DESIGN, PARTICIPATORY DESIGN, AND HOUSING ACCESSIBILITY.

AWARD RECIPIENTS WILL HAVE THEIR PROJECTS PUBLICIZED BY HUD AND IN AIA'S ENEWSLETTER, AIARCHITECT, AT [WWW.AIA.ORG/AIARCHITECT/](http://WWW.AIA.ORG/AIARCHITECT/).

THE WINNING DESIGNS WILL ALSO BE HONORED AT THE 2008 AIA NATIONAL CONVENTION IN BOSTON, ON MAY 15-17, 2008.

APPLICATIONS ARE DUE DECEMBER 14, 2007. THE CRITERIA AND INSTRUCTIONS FOR ONLINE SUBMISSIONS ARE LOCATED AT [HTTP://WWW.AIA.ORG/AWP\\_HUD](http://WWW.AIA.ORG/AWP_HUD).

## HAVE YOU CHECKED THE TOP 10?

REMODELING? HERE'S HELP FOR YOUR NEXT REHAB PROJECT.

PATH - PARTNERSHIP FOR ADVANCING TECHNOLOGY IN HOUSING - HAS SCANNED THE INDUSTRY FOR THE TECHNOLOGIES WITH THE MOST PROMISE FOR MAKING OUR EXISTING HOMES MORE DURABLE, STRONGER AND MORE RESOURCE EFFICIENT.

SELECTED TECHNOLOGIES HAVE NOTABLE STRENGTHS IN ONE OR MORE OF THE FOLLOWING AREAS: QUALITY AND DURABILITY; ENERGY EFFICIENCY; ENVIRONMENTAL PERFORMANCE; SAFETY AND DISASTER MITIGATION; AND

## Notice on Gifts for Downpayment Assistance

Have you heard a lot regarding the Final Rule on Standards for Mortgagor's Investment in Mortgaged Property? [Read the notice](#) in the Federal Register. It is effective October 31, 2007. The rule is not intended to preclude sellers from contributing to charitable organizations that provide downpayment assistance that is unrelated in any manner to any properties sold by the seller. In addition, the rule is not intended to preclude reasonable assistance with closing costs not related to the minimum investment, which may be permitted under local practice. Nothing in this rule changes HUD's policy of allowing builders and other sellers to offer cash incentives to homebuyers, provided that any cash or cash equivalent given to a homebuyer before, at, or after closing results in a proportionate reduction to the mortgage; an amount which the homebuyer then would have to provide as additional funds at closing. The primary focus of [this rule](#) is to establish appropriate standards for downpayment assistance to a homebuyer that is categorized as a gift.

## FHA Secure

From 2007-2009, 2.3 million adjustable rate mortgages are expected to reset, nearly a quarter of which will be at risk of foreclosure. FHA believes that FHA Secure will be able to assist approximately 80,000 borrowers who are delinquent due to their loan resetting, as well as 160,000 borrowers who are facing reset but are still current on their mortgage. FHA Secure is a refinancing option that gives credit-worthy homeowners, who were making timely mortgage payments before their loans reset but are now in default, a *second chance* with a FHA insured loan product.

Want to read all the details? [Notice in the Federal Register](#) was published September 20, 2007. Loan servicers and lenders can advise borrowers who are current on their non-FHA adjustable rate mortgage to consider refinancing to an FHA insured mortgage. Although FHA cannot help borrowers who are delinquent prior to reset, there may be other options available. To find a HUD-approved housing counseling

AFFORDABILITY. REVIEW EACH ONE OF THEM [HERE](#).

agency, borrowers may call 1-800-569-4287.

## [Fair Market Rents](#)

Need to know the Fair Market Rents for fiscal year 2008? New data was published on Monday, October 1, in the Federal Register. These are the rates used for the Housing Choice Voucher and Moderate Rehabilitation Single Room Occupancy program HUD's Final Fiscal Year (FY) 2008 Fair Market Rents. This system provides complete documentation of the development of [the final FY 2008 Fair Market Rents](#) (FMRs) for any area of the country selected by the user.

## [CPD Training Institute](#)

Looking for Basic Training in Community Development? You got it! The Community Planning and Development Training Website, sponsored by HUD, is the place to go for nearly two dozen courses designed to share information with community development professionals, HUD staff, and other stakeholders as they work together to improve and renew America's communities. You could start with HOME classes and get used to it because in 2008 there will be CDBG classes as well. [Visit it frequently](#) and check for descriptions,

## [Public Housing Authorities Old and New Property Numbers](#)

Have you checked the new number system to identify the properties at your housing authority? A notice recently published explains all you need to know about codes and suffix and how to call each and even how to request a change in project identifications. Charts, tables, technical assistance, it is all there. [Take a look at it](#), most likely it will help you with the transition.

## [Residential Market Research for Innovation](#)

Efficiency and innovation will help to address some of today's pressures – labor shortages, increasing material costs, pressures from natural disasters, and generally low profit margins. Though in the past, the industry has been slow in its adoption of innovation and new technology development and adoption, these challenges pose opportunities for the industry players to maintain a competitive edge. Yet understanding how to overcome the barriers of [new](#)



agendas and registration.

[technology development](#)  
and adoption is important  
in fostering industry  
growth.